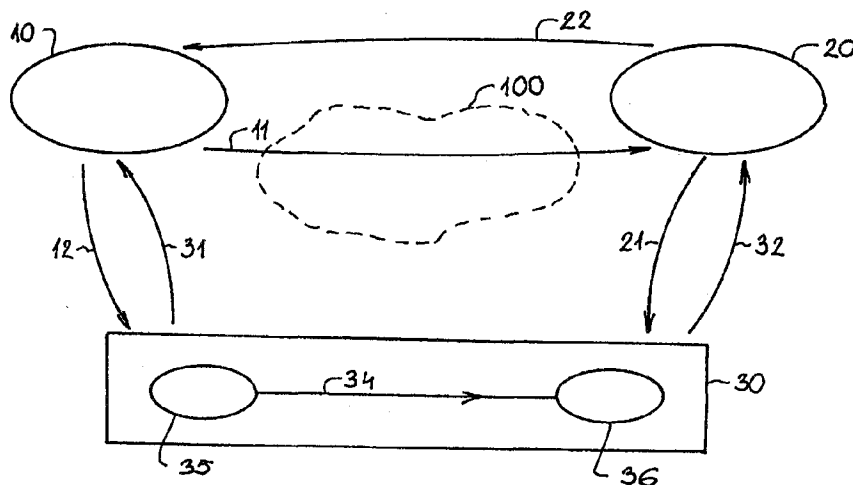




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(54) Title: METHOD FOR CHECKING RIGHTFUL USE OF A DEBIT CARD OR SIMILAR MEANS GIVING RIGHT OF DISPOSING OF A BANK ACCOUNT



(57) Abstract

The procedure according to the invention can be used both for granting authority verbally or electronically for the usage of a bank card, or for performing the investigation of the authority of a money order, prior to its execution. The essence of the procedure is that, prior to each intended transaction, in addition to the otherwise well known authorizing signal with a meaning of permitting the use of the card or to issue a money order, the authorizing signal will be overwritten by an authorization override signal, deducted from a return message signal obtained previously from the decision maker through a telecommunication network, preferably through a digital mobile telecommunication network, in the form of an SMS message signal, as a reply to an authorization override request message, and the transaction is authorized by means of the authorizing signal validated by and having the meaning of the override authorization signal.

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INTERNATIONAL SEARCH REPORT

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B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 6 G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

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C. DOCUMENTS CONSIDERED TO BE RELEVANT

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A	see claim 1; figure 1 ---	3,4,6
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A	US 5 613 001 A (BAKHOUM EZZAT G) 18 March 1997 see claim 1; figure 3 -----	1-6

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INTERNATIONAL SEARCH REPORT

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